

FIGURE 1

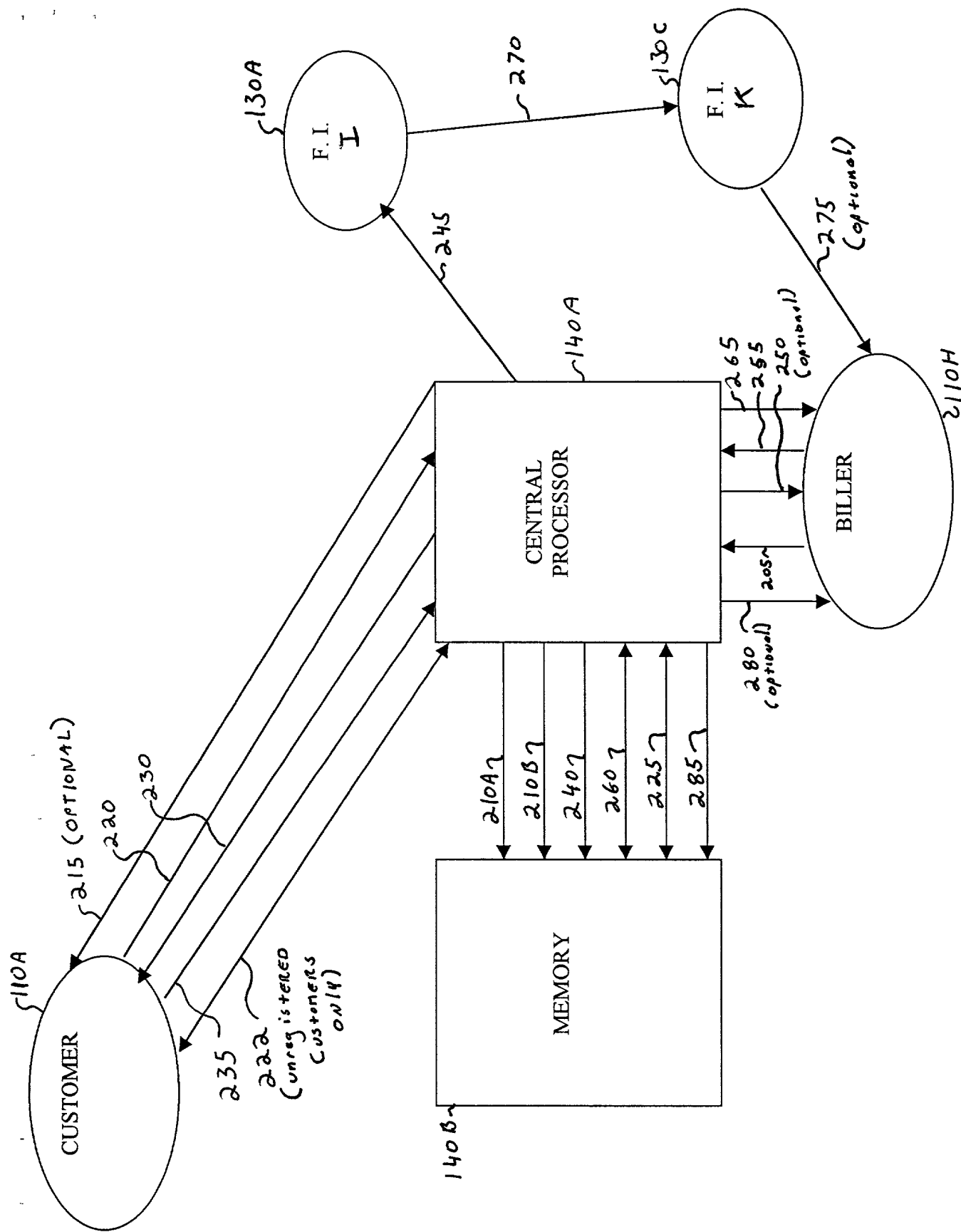


FIGURE 2

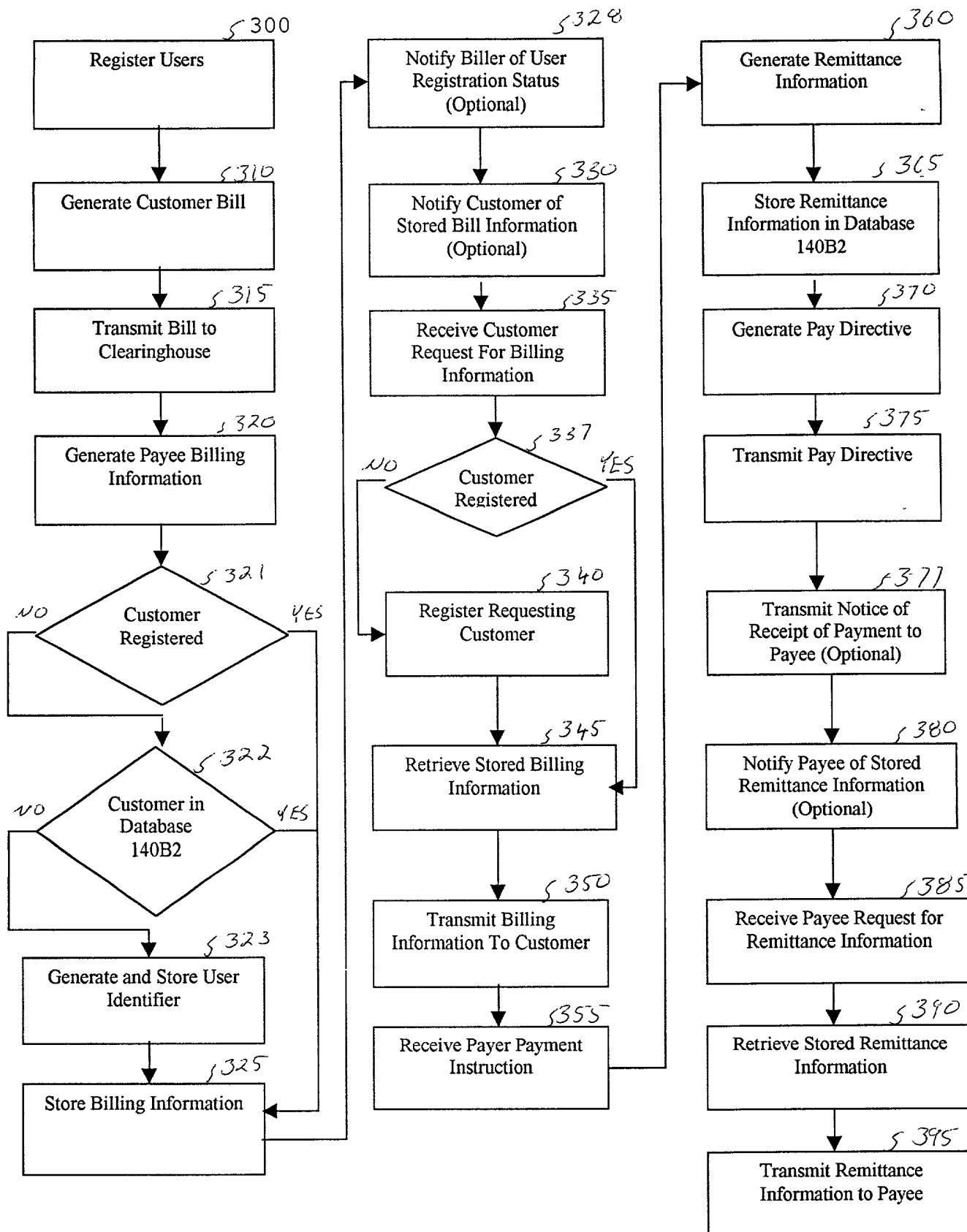


FIGURE 3

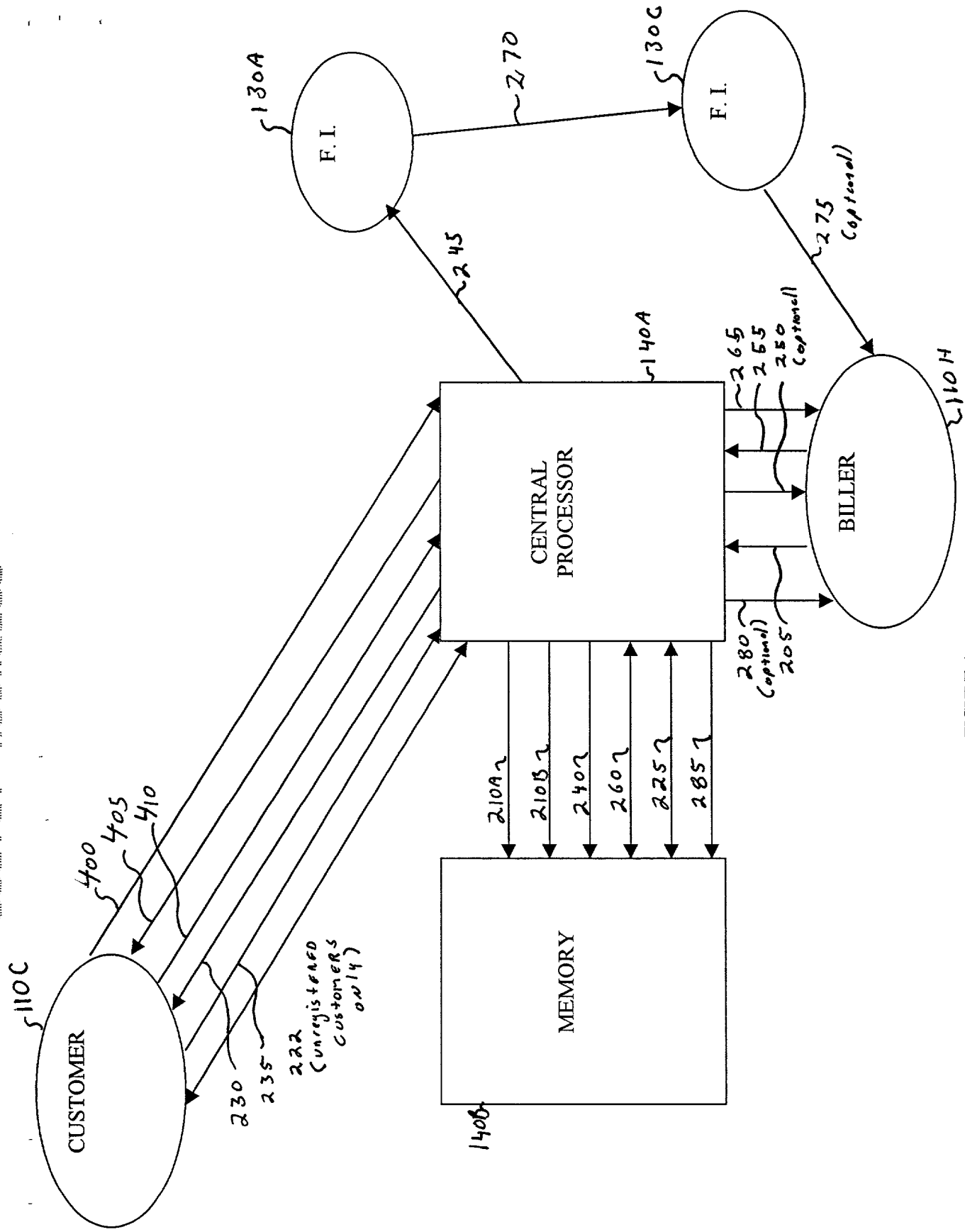


FIGURE 4

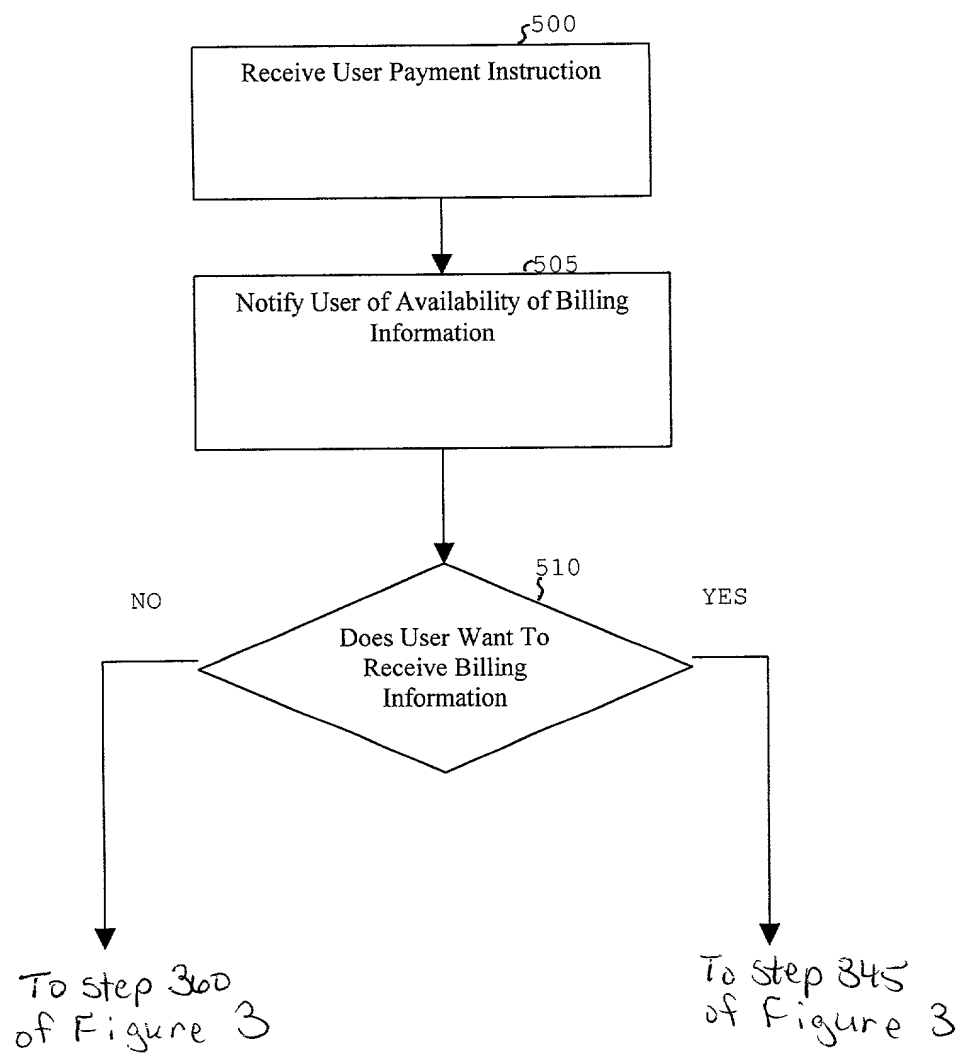
[illegible]

FIGURE 5

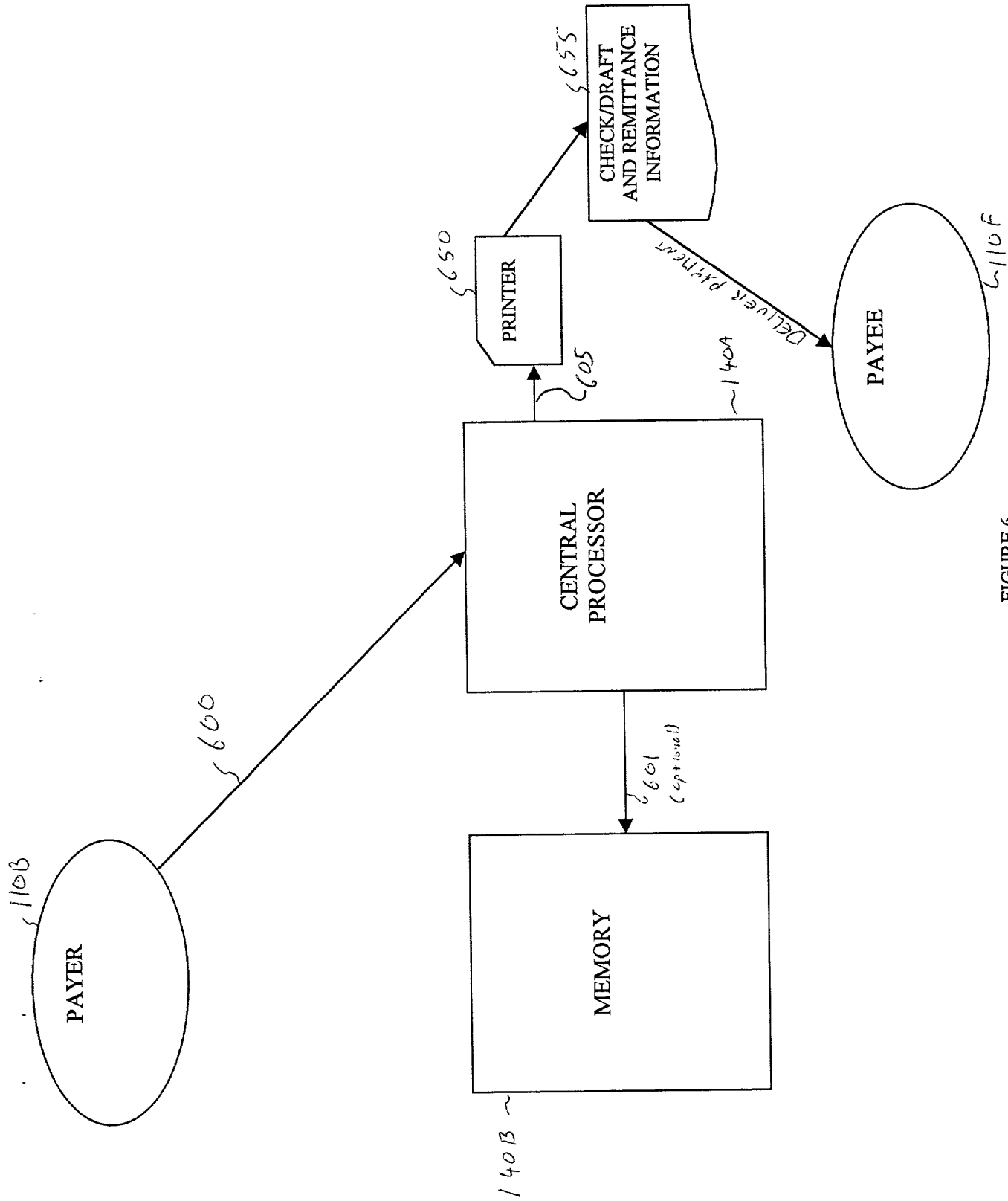


FIGURE 6

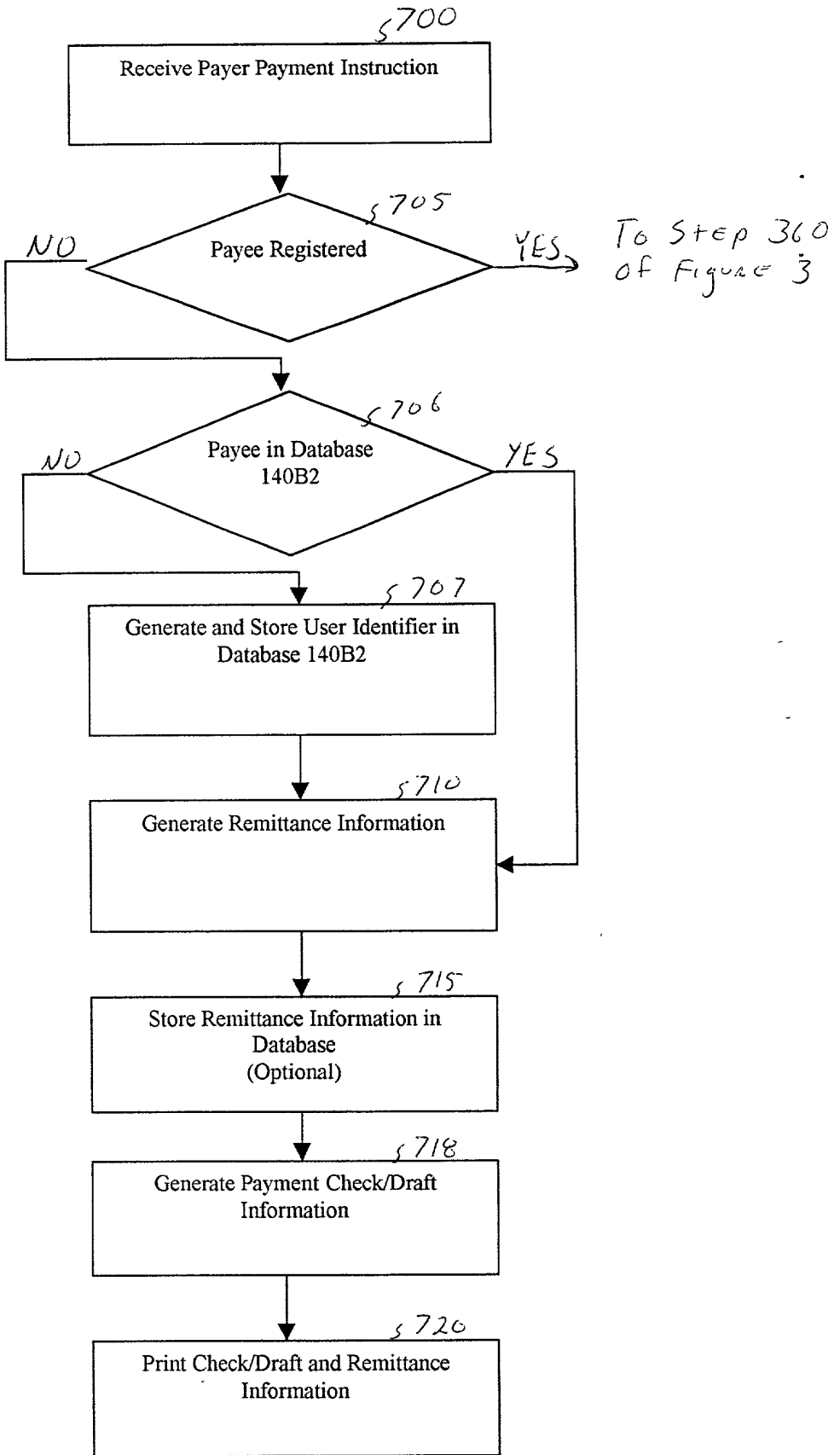
[illegible]

FIGURE 7

002737-1534260

800 ↗

Payee/Payer Identifies	Reg	FI Identifier	Billing Information	Remittance Information
A	Y	I PA DA	YES	YES
B	Y	J PA	NO	NO
C	Y	K PA DA	YES	NO
D	N	UNKNOWN	YES	NO
E	Y	L DA PA	NO	YES
F	N	UNKNOWN	NO	YES
G	N	UNKNOWN	YES	YES
H	Y	K PA DA	YES	YES
I	Y	I PA DA	YES	YES
J	Y	J PA DA	YES	YES
K	Y	K PA DA	YES	YES
L	Y	L PA DA	YES	YES
n				
805	810	815	820	825

Figure 8



905 ↗	910 ↗
Registered User/Biller Identifiers	Billing Information
User A	Yes
User E	Yes
User H	Yes
User I	Yes
User J	Yes
User K	Yes
User L	Yes
↓	↓
n	n

FIGURE 9

From Step 325 of Figure 3

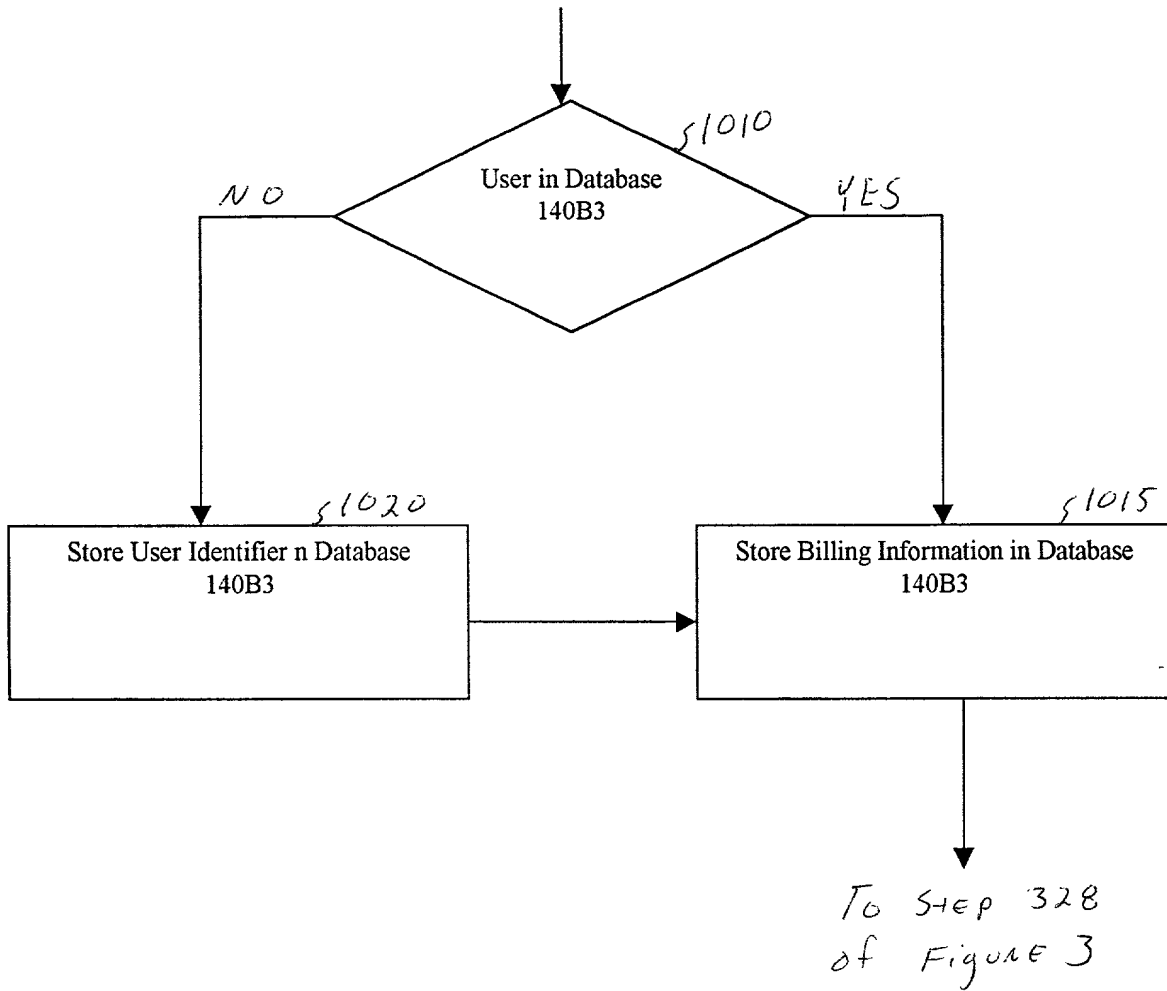


FIGURE 10

Registered User/Customer Identifiers	Billing Information
User A	Yes
User C	Yes
User G	Yes
User H	Yes
User I	Yes
User K	Yes
User L	Yes
↓	↓
↓	↓
↓	↓
n	n

FIGURE 11

DocId: 34567890

From "YES" of Step 321 of Figure 3

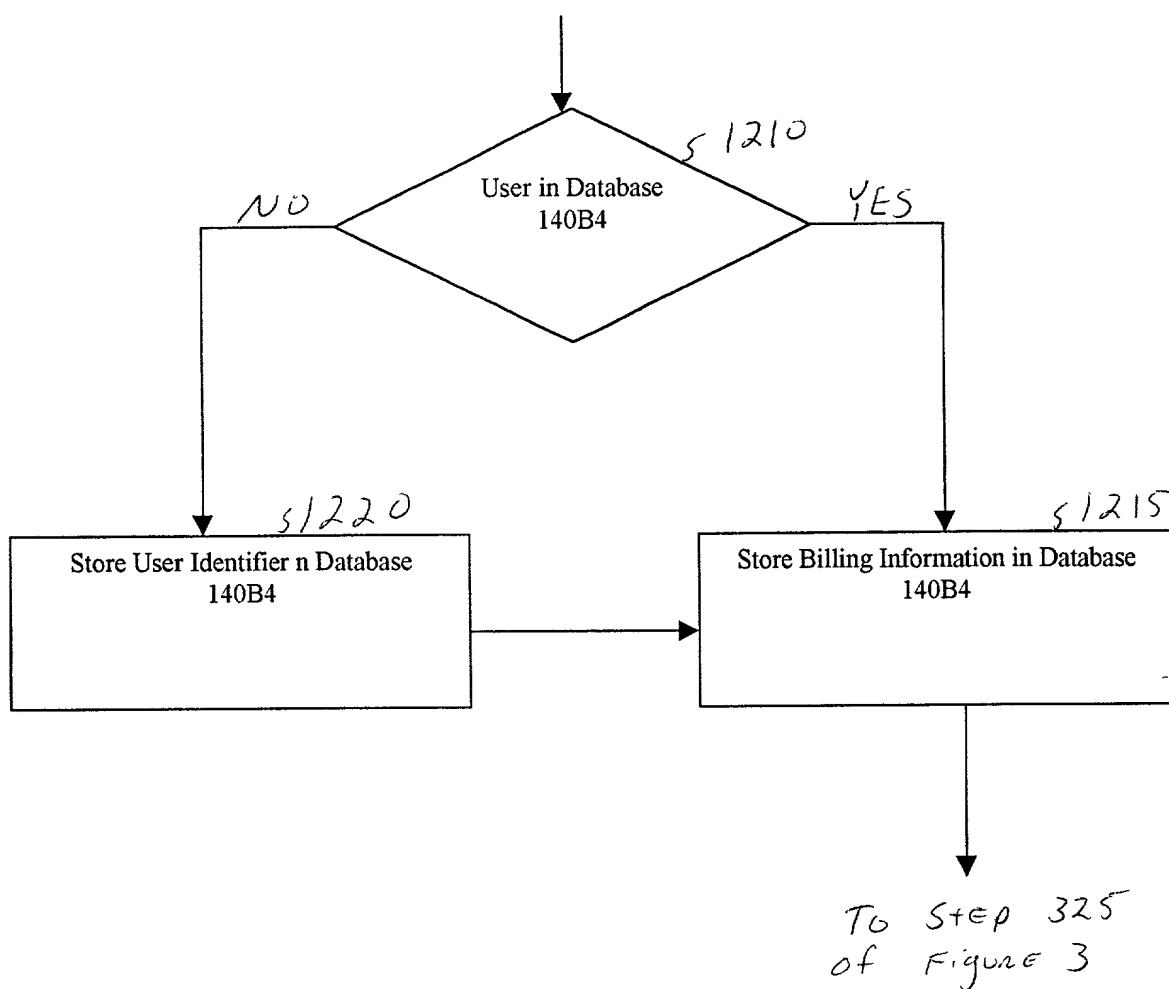


FIGURE 12

1305	1310
Unregistered User/Customer Identifiers	Billing Information
User D	Yes
User G	Yes
↓	↓
n	n

Figure 13

From "No" of Step 321 of Figure 3

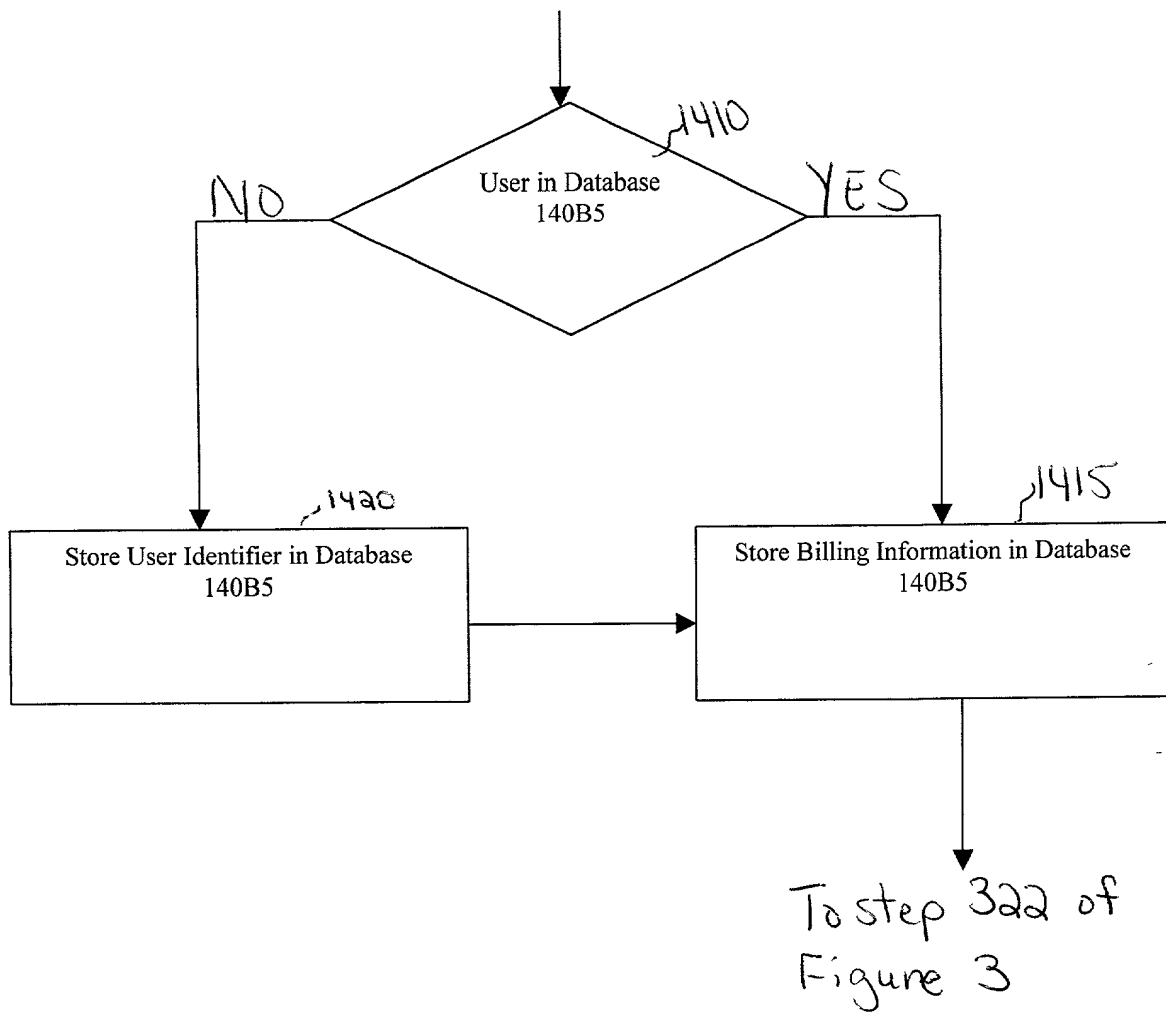


FIGURE 14

00E72E7469HE260

Payee Identifier	street address	City	State	zip code	payee phone number	consumer account number
Payee 1	1216 Morning Glory	Bridgeport	CO	11112-2222	(555) 555-0000	55897B7-4A
Payee 2	1311 1st Street	Central City	CA	00000-0001	(555) 555-5568	4586-58C-433
Payee 3	748 Elm Place	Townson	OR	00200-1256	(555) 555-7896	none
Payee 4	7868 Business Rd	Dallas	TX	00620-8989	(555) 555-0004	585DB-7

1503 } 1504 } 1505 } 1501 } 1502 } 1506 } 1507 }

Figure 15

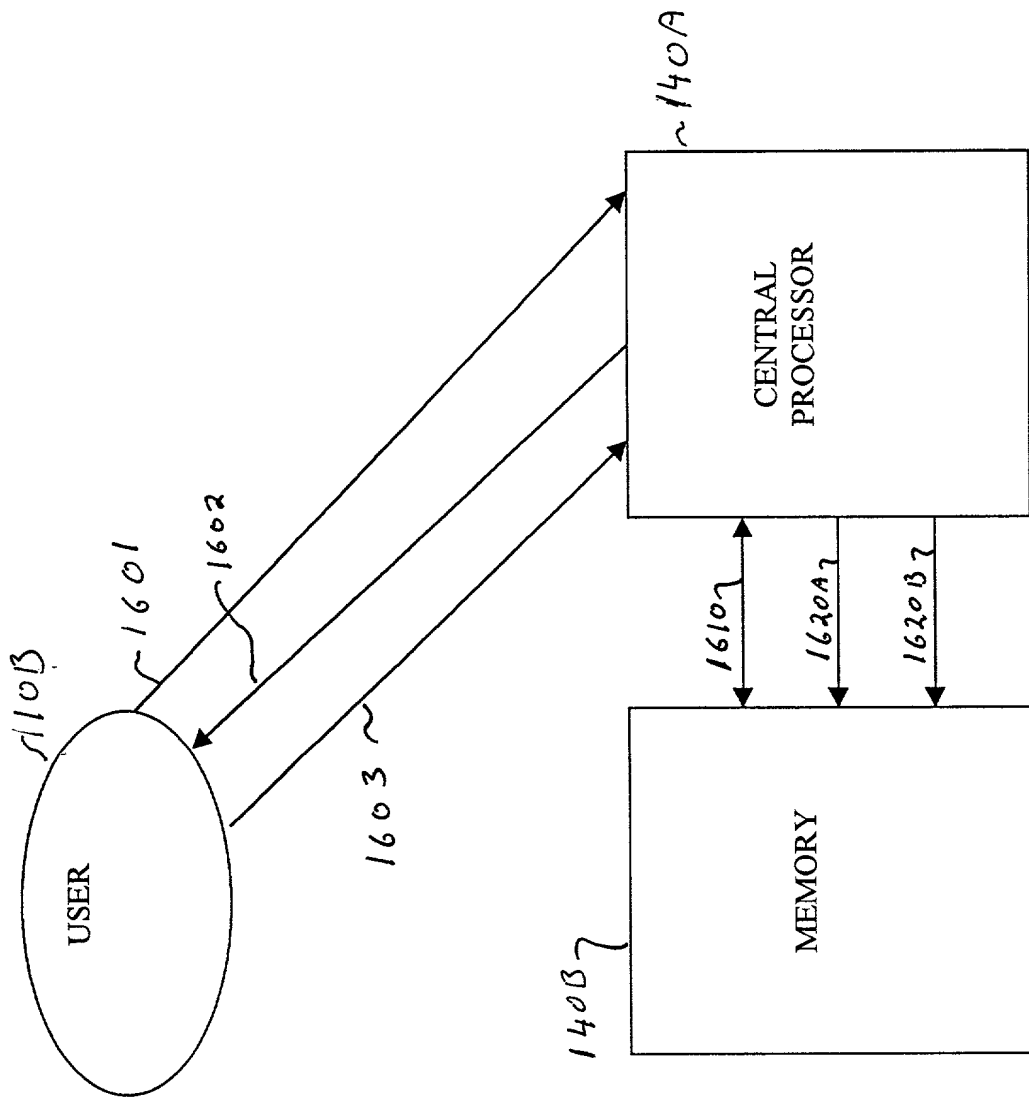


FIGURE 16



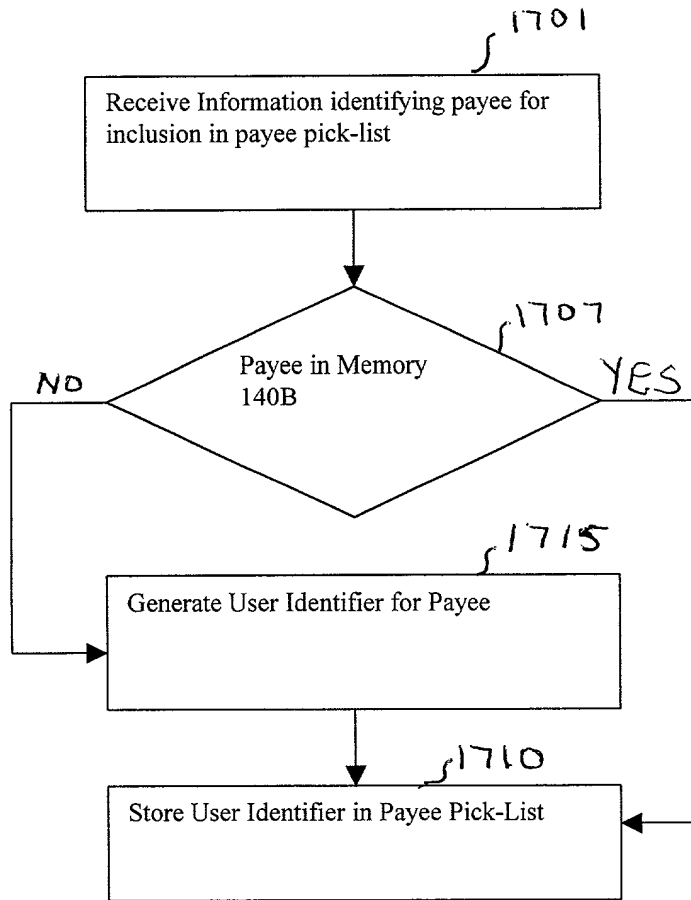
[illegible]

FIGURE 17

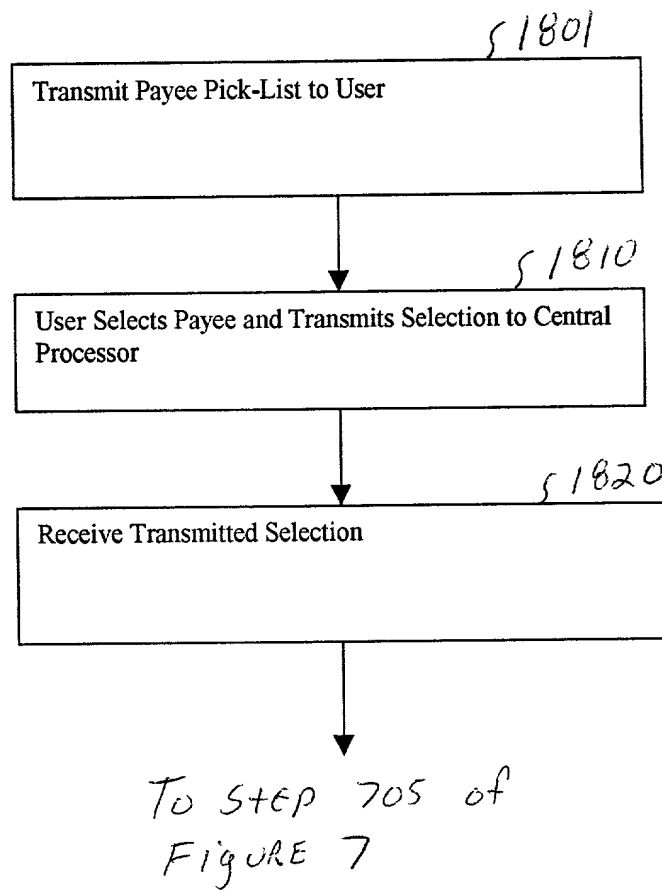
[illegible]

FIGURE 18



2000~

2001  
PAYEE 2

MAKE PAYMENT

1311 2<sup>st</sup> STREET ✓ 2010  
CENTRAL CITY CA

PLEASE ENTER PAYMENT AMOUNT

← 2015

SUBMIT

Figure 20

SIGN-UP

ELECTRONIC BILLING  
OPTIONS

- 2104 ~ ELECTRONIC BILL PLUS PAPER BILL
- 2105 ~ ELECTRONIC BILL ONLY
- 2108A ~ ELECTRONIC BILL PLUS PAPER BILL - ONE CYCLE
- 2108B ~ ELECTRONIC BILL PLUS PAPER BILL - THREE MONTHS
- 2115 ~ E-MAIL NOTIFICATION
- 2110 ~ ELECTRONIC BILL TRIAL

2100 ~  
2100 ~

Figure 21

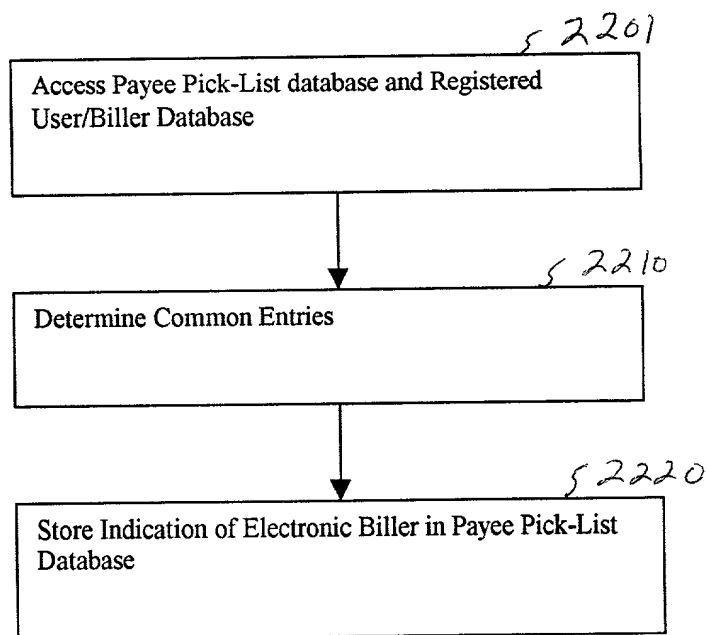


FIGURE 22

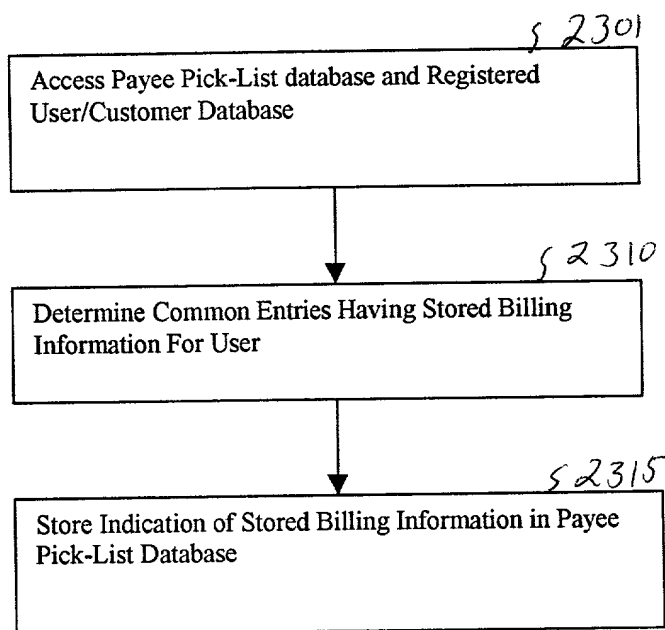


FIGURE 23

Figure 1. The effect of the concentration of the *Agrobacterium* suspension on the transformation efficiency of *Agrobacterium* strains. The concentration of the *Agrobacterium* suspension was 10<sup>6</sup> cells/ml (○), 10<sup>7</sup> cells/ml (□), 10<sup>8</sup> cells/ml (△), and 10<sup>9</sup> cells/ml (◇). The error bars represent the standard deviation of three independent experiments.

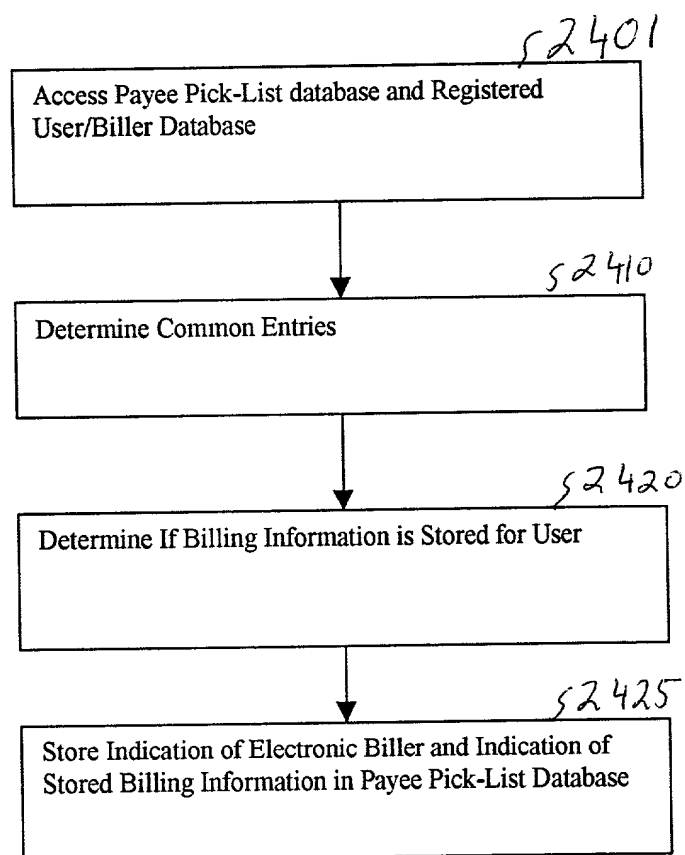


FIGURE 24



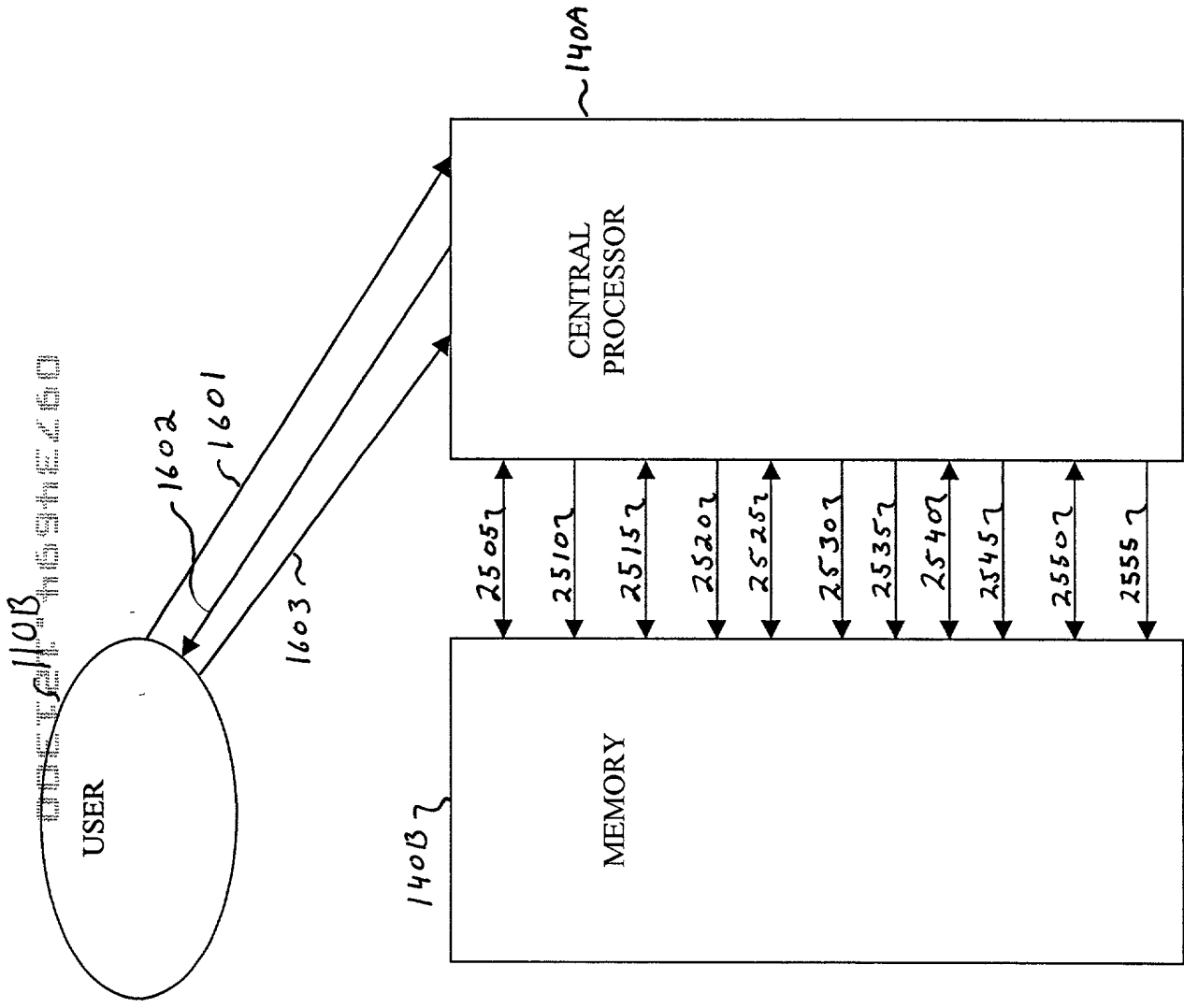


FIGURE 25

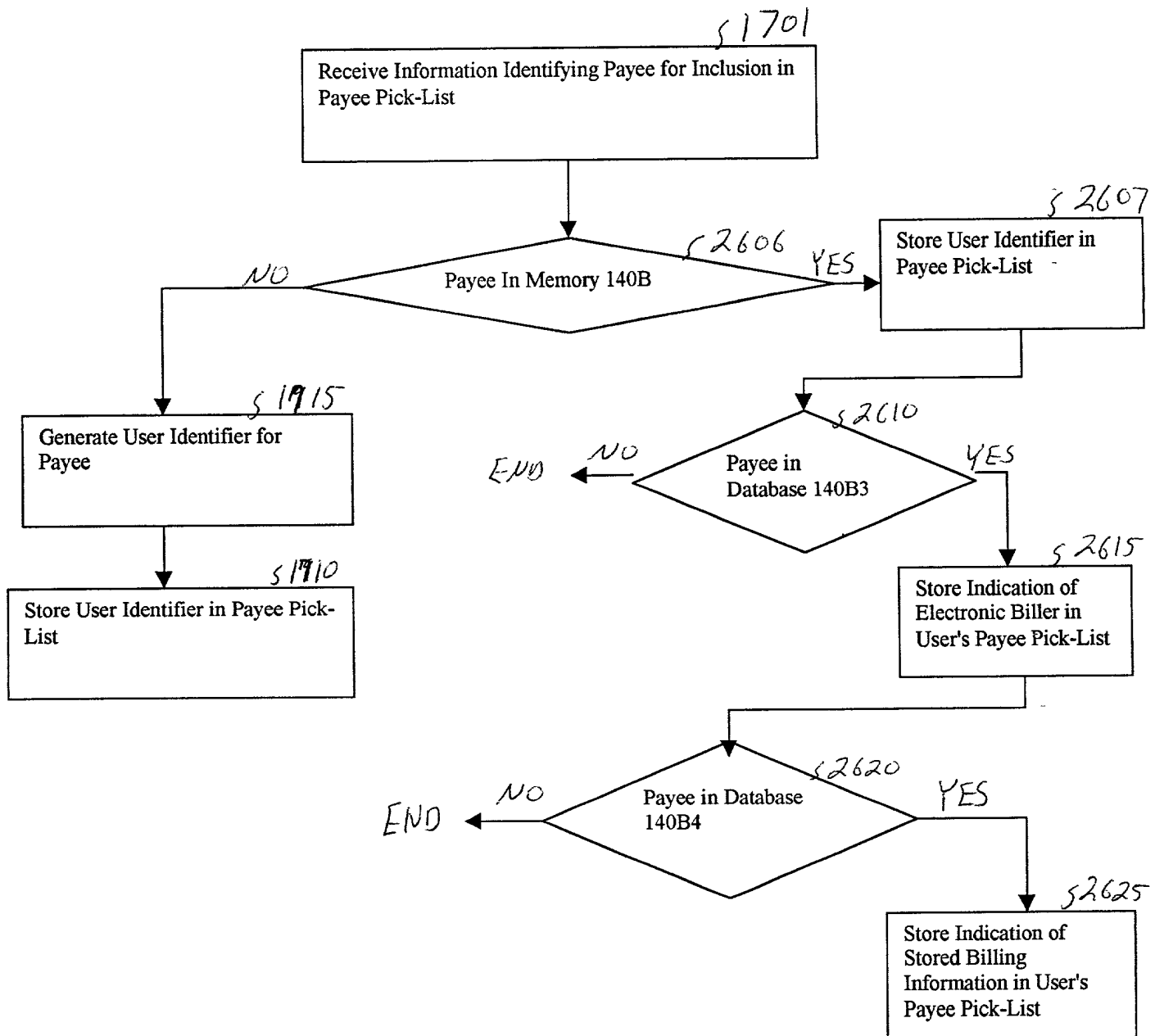


FIGURE 26

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graph TD
    A[1000 models] --> B[100 models]
    B --> C[10 models]
    C --> D[1 model]
    D --> E[Analysis]
  
```

Figure 1 illustrates the selection of the best model for the analysis. The process starts with 1000 models, which are reduced to 100 models based on the Akaike Information Criterion (AIC). These 100 models are then reduced to 10 models based on the Schwarz Information Criterion (SIC). Finally, the 10 models are reduced to 1 model based on the Hannan-Quinn Information Criterion (HQIC). The final model is then used for the analysis.

Payee Identifier	street address	City	State	zip code	payee phone number	Users
Payee 1	1216 Morning Glory	Bridgeport	CO	11112-2222	(555) 555-0000	A, B, H
Payee 2	1311 1st Street	Central City	CA	00000-0001	(555) 555-5568	B, C
Payee 3	748 Elm Place	Townson	OR	00200-1256	(555) 555-7896	B
Payee 4	7868 Business Rd	Dallas	TX	00620-8989	(555) 555-0004	B, E
Payee 5	55 Hurst	Topeka	KY	002588-4444	(555) 555-4444	B
n	n	n	n	n	n	n

2701 }  
 2711 }  
 2712 }  
 2713 }  
 2714 }  
 2715 }  
 2716 }

Figure 27

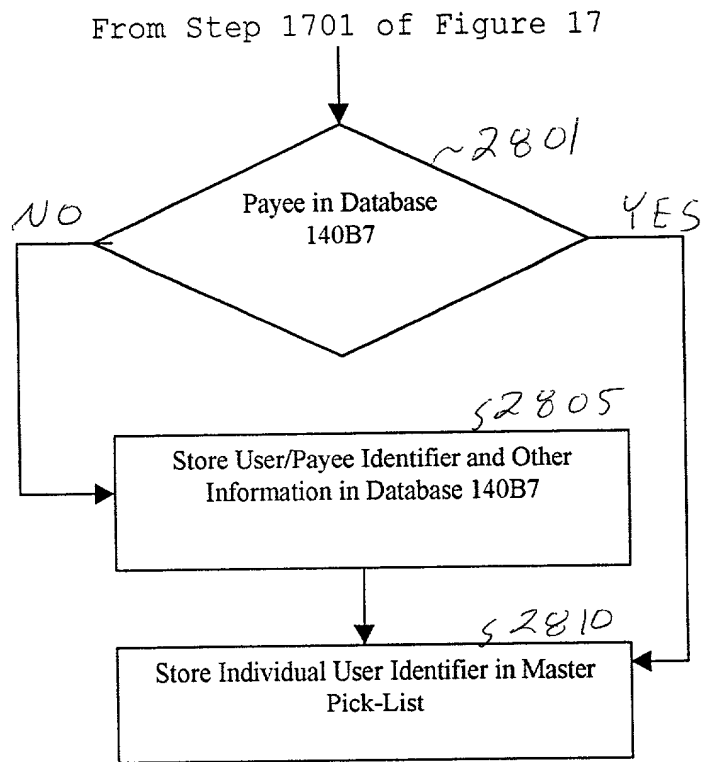
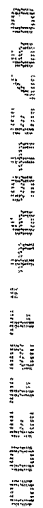


FIGURE 28

[illegible][illegible]

From Step 1215 of Figure 12

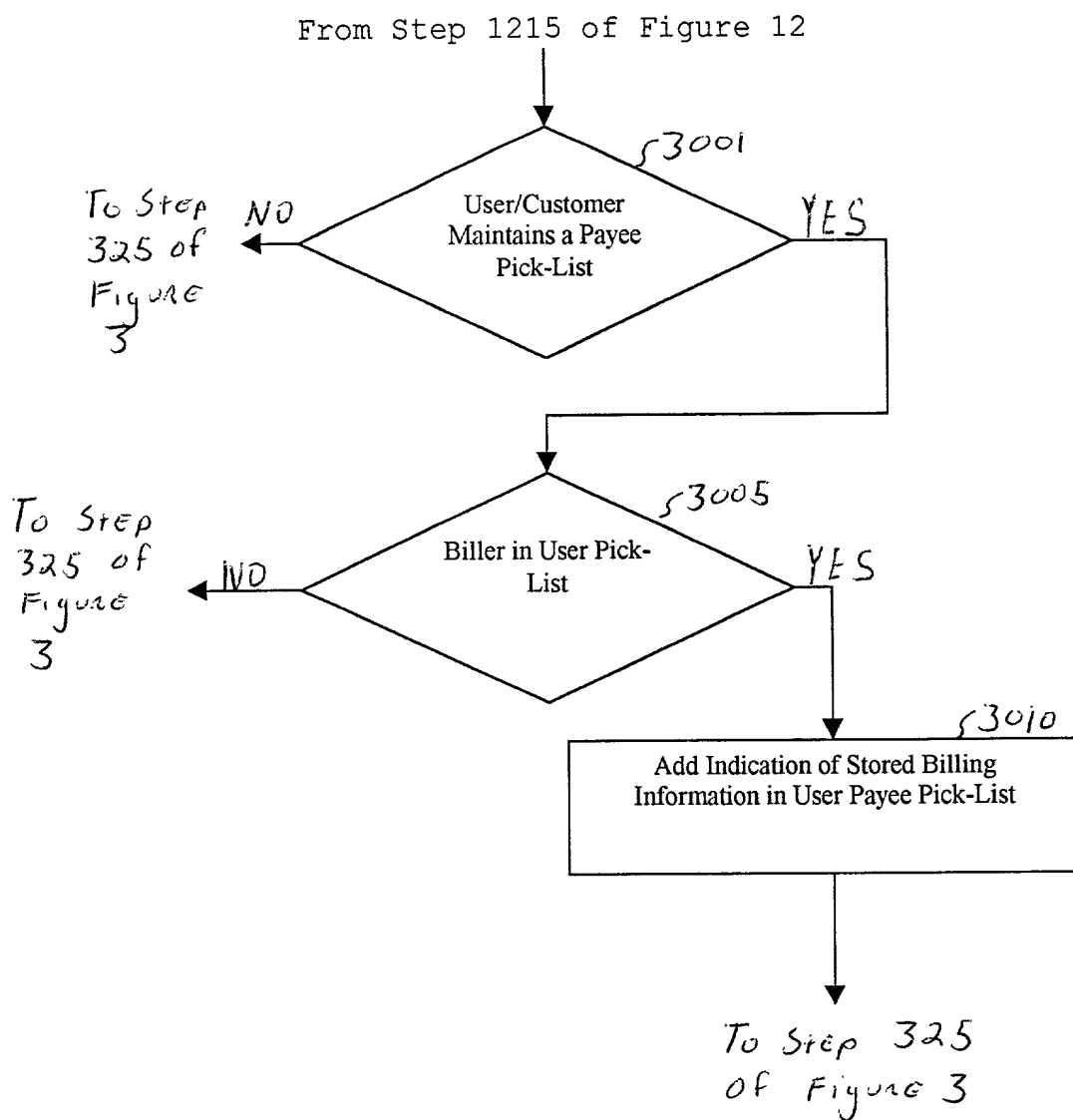


FIGURE 30

From Step 1215 of Figure 12

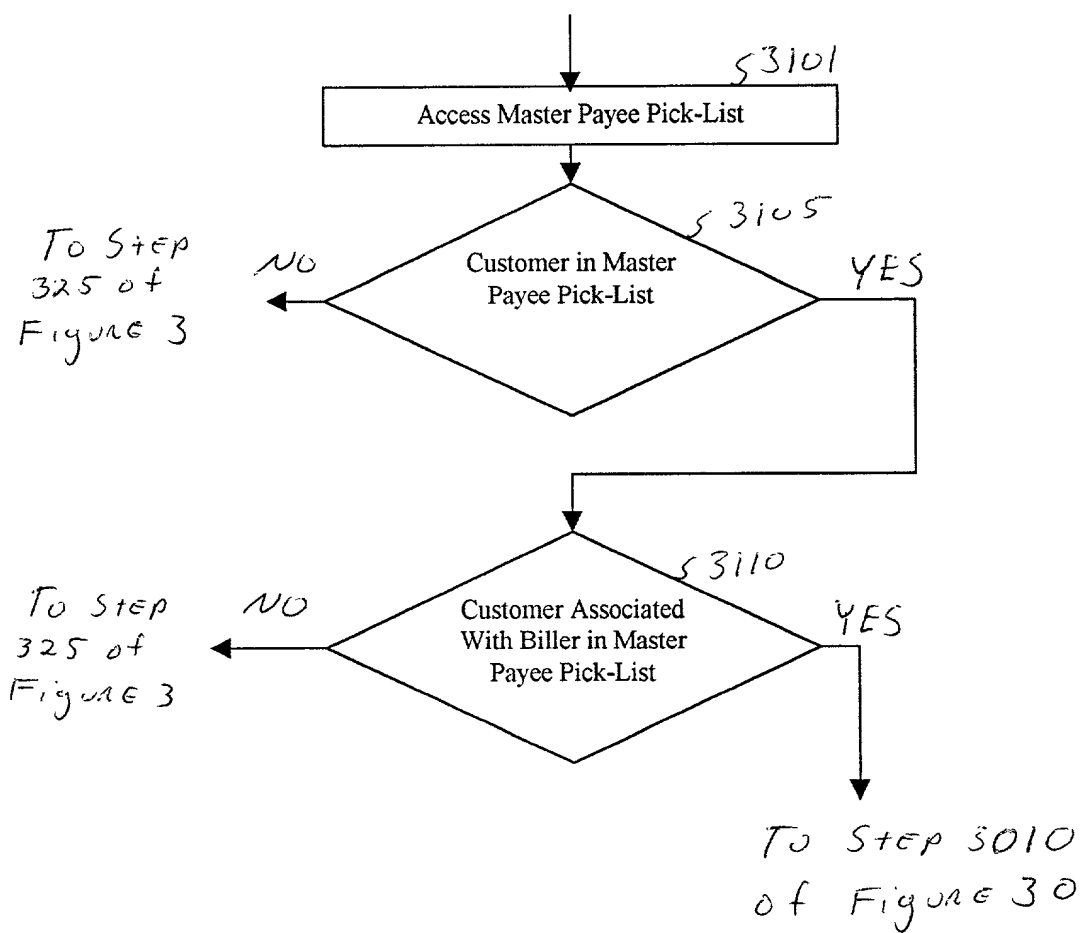


FIGURE 31

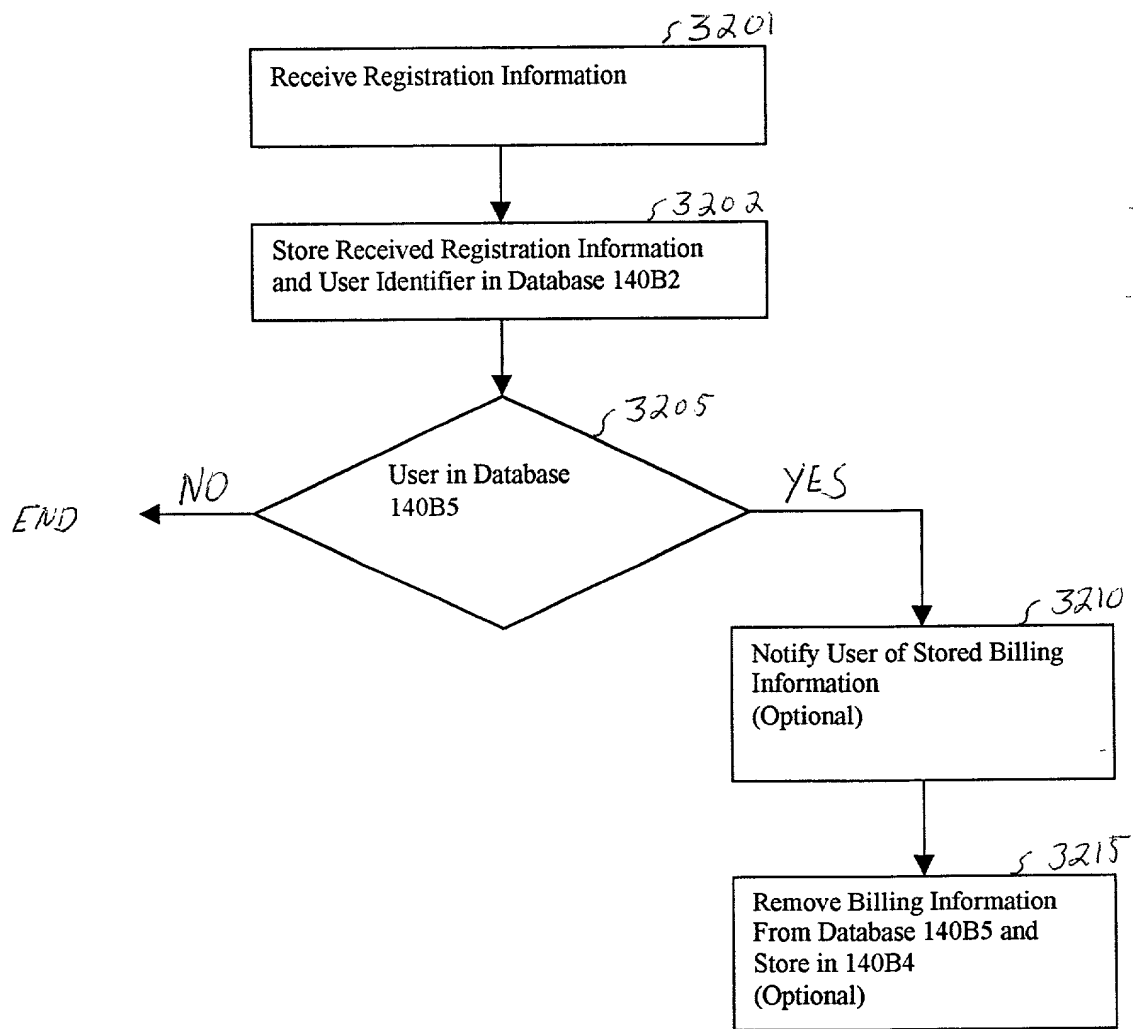


FIGURE 32